



Pollution Appetite Guide

BHSI's approach is to make comprehensive pollution coverage accessible to our business partners by providing gradual pollution coverage as an enhancement to our standard casualty products. BHSI can also provide excess capacity over competitors combined form and monoline pollution products including Pollution Legal Liability and Contractor's Pollution Legal Liability.

MINIMUM PREMIUMS: \$25,000 per policy (includes GL premium)
\$1,000 per million

CAPACITY: \$25 million primary or excess capacity
Additional limits for selected classes

FORMS: Primary GL
Lead Umbrella
Follow Form Excess

TARGETED CLASSES:	<i>Premises and Products</i>	<i>Construction</i>
	Manufacturing Distributors Energy Real Estate	General Contractors Trade Contractors Owner Controlled Insurance Programs Contractor Controlled Insurance Programs

PRODUCT HIGHLIGHTS: Coverage for gradual events
Dedicated pollution limits
Affirmative coverage for clean-up costs
Flexible limit options
Defense inside limits

PROHIBITED CLASSES: Hazardous waste disposal facilities
Redevelopment (non-construction)
Service stations
Airports
Dry cleaners
Animal farms

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Berkshire Hathaway
Specialty Insurance

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